IN THE CLAIMS:

Please **amend** claims 1, 4-8 and 10-16, and add new claims 17-21, as shown in the complete list of claims that is presented below.

1. (currently amended) A relay server to be installed for use in a payment system made up of that includes a user terminal being able to be connected to a network and used to take during a payment procedure for a transaction on said network between a shop and a user using said shop; user terminal, a shop server connected to said network and used to produce payment information including amounts an amount to be paid by said user in said transaction, a payment server connected to said network and used to perform payment processing for said transaction between said user and said shop, and a wallet server connected to said network and having authentication information of said user required for said payment processing to be performed by said payment server and making a request of said payment server through said shop for said payment processing,

wherein said relay server comprises a redirecting section which transfers, when having received receives from said user terminal procedure requesting information to prompt said shop to take said payment procedure from said user terminal, and transfers said procedure requesting information to said shop server, and, when having received and which receives said payment information from said shop server having acquired said procedure requesting information, and transfers said payment information to said wallet server.

- 2. (original) The relay server according to Claim 1, wherein said user terminal employed in said payment system has no function of transferring said payment information to said wallet server.
- 3. (original) The relay server according to Claim 1, wherein said user terminal is able to carry out direct communication with said shop server except a direct receipt of said payment information from said shop server.
- 4. (currently amended) The relay server according to Claim 1, further comprising wherein said relay server receives information for said payment procedure that has been transmitted from said wallet server, and wherein said relay server further comprises a contents converting unit being operated, at a time of taking said payment procedure, when said relay

server has received information for said payment procedure that had been transmitted from said wallet server toward said user terminal, to select a at least one predetermined information item out of said information for said payment procedures, procedure, based on a receiving capability of said user terminal, to produce summarized information using said at least one selected information item and to transmit said summarized information to said user terminal.

- 5. (currently amended) The relay server according to Claim 4, wherein said information, having been information for said payment procedure that has been transmitted from said wallet server to said user terminal, is includes confirming information used for use by said user to confirm details of said transaction based on said payment information transmitted from said shop server to said wallet server and said predetermined item of said confirming information contains at least amounts the amount to be paid out of said payment information. out.
- 6. (currently amended) The relay server according to Claim 4, wherein said summarized information is generated by said contents converting section in accordance with a template in which insertion of said <u>at least one</u> predetermined information item is set in advance and said <u>at least one</u> predetermined item is placed in a predetermined position in said template.
- 7. (currently amended) The relay server according to Claim 6, wherein said confirming information contains an identifier used to identify said payment procedure and said <u>at least one</u> predetermined information item of said template contains said identifier.
- 8. (currently amended) The relay server according to Claim 4, further comprising wherein said payment system additionally includes a certificate authority that is connected to the network, and wherein said relay server further comprises a first communicating section used to carry out communication with said user terminal through said network, a second communicating section used to carry out communication through said network with each of said shop servers, server, said payment server, settlement institutions, said wallet servers server, and said certificate authority, and registration authorities and a control section used to control said communication with each of said first and second communicating sections.
- 9. (original) The relay server according to Claim 8, wherein said payment server in said payment system, when said payment procedure has terminated, transmits result information

showing termination of said payment processing through said wallet server toward said user terminal.

- 10. (currently amended) The relay server according to Claim 9, wherein said information for said payment procedure that has been transmitted from said wallet server includes confirming information and wherein, when the time required from when said relay server has received a response for said confirming information from said user terminal to when said relay server has received said result information through said wallet server from said payment server exceeds a predetermined period of time, communicating information used to continue communication between said relay server and said user terminal is exchanged with between said user terminal and said relay server until time of receipt of said result information.
- 11. (currently amended) The relay server according to Claim 10, wherein said communicating information used to continue communication with said user terminal is includes information to be transmitted from said relay server to said user terminal which contains information enabling said user to make an inquiry about a progress of said payment processing and information showing said inquiry made, of said relay server, by said user having obtained said information.
- 12. (currently amended) The relay server according to Claim 1, wherein said payment system has a registration additionally includes a certificate authority to produce said authentication information of said user and, when said relay server has received said authentication information from said registration certificate authority, said redirecting section is operated to transfer said authentication information fed from said registration authority to said wallet server.
- 13. (currently amended) The relay server according to Claim 4, wherein said payment system additionally includes a certificate authority to produce said authentication information, and wherein said information out of which said at least one predetermined information item is to be selected by said content converting section is includes information that said registration certificate authority transmits through said relay server toward said user terminal to produce said authentication information.

- 14. (currently amended) The relay server according to Claim 4, wherein said payment system is provided with a plurality of said wallet servers, and said information out of which said at least one predetermined <u>information</u> item is to be selected by said contents converting section is <u>includes</u> information used by said user to select said wallet server for said payment out of said plurality of said wallet servers.
- 15. (currently amended) A method for relaying communication between a user terminal and a wallet server which is employed in a payment system made up of a that includes a user terminal being able to be connected to a network and used to take during a payment procedure for a transaction on said network between a shop and a user using said shop, user terminal, a shop server connected to said network and used to produce payment information including amounts an amount to be paid by said user in said transaction, a payment server connected to said network and used to perform payment processing for said transaction between said user and said shop, and a wallet server connected to said network and having authentication information of said user required for said payment processing to be performed by said payment server and making a request of said payment server through said shop for said payment processing, and

wherein said method for relaying comprises a step of transferring said payment information transmitted from said shop server to said wallet server and a step of transferring payment processing request transmitted from said user terminal to make a request of said payment server for said payment processing to said wallet server. sending procedure-requesting information, to prompt said shop to take said payment procedure, from said user terminal to a relay server that is connected to said network, sending said procedure-requesting information from said relay server to said shop server, sending said payment information from said shop server to said relay server, and sending at least a summary of said payment information from said relay server to said user terminal.

16. (currently amended) A payment system comprising:

a user terminal being able to be connected to a network and used to take a payment procedure for a transaction on said network between a shop and a user using said shop; of said user terminal;

a shop server connected to said network and used to produce payment information including amounts an amount to be paid by said user in said transaction;

a payment server connected to said network and used to perform payment processing for said transaction between said user and said shop;

a wallet server connected to said network and having authentication information of said user required for said payment processing to be performed by said payment server and making a request of said payment server through said shop for said payment processing; and

a redirecting section used to transfer, when receive said payment information is received from said shop-server, server and transfer said payment information to said wallet server, and, when and to receive from said user terminal a payment processing request to make a request of said payment server for said payment processing is received from said user terminal, and to transfer said request for payment processing to said wallet server.

- 17. (new) The relay server according to Claim 1, wherein said user terminal comprises a portable cellular phone having a web browser.
- 18. (new) The method according to Claim 15, wherein said user terminal comprises a portable cellular phone having a web browser.
- 19. (new) the payment system according to Claim 16, wherein said user terminal comprises a portable cellular phone having a web browser.
- 20. (new) The method according to claim 15, wherein said user terminal lacks a means for storing cookies, and wherein said method further comprise sending a cookie from said wallet server to said relay server, extracting a session ID from the cookie at said relay server, and sending said session ID to said user terminal in a hidden character string.
- 21. (new) The method according to Claim 20, further comprising sending a request along with said hidden character string from said user terminal to said relay server, and restoring the cookie at said relay server using said hidden character string.